

## KNOW YOUR MONEY

In ordinary use there are three kinds of paper currency as designated at the top of the face, or front of the bill. There are also colored seals at the right of the portrait, and serial numbers on both the left and right sides of the portrait.

Silver Certificates— Blue Seal and Numbers  
United States Notes— Red Seal and Numbers  
Federal Reserve Notes— Green Seal and Numbers

The portraits on the front and engravings on the back, are the same on all three kinds, viz.—

| Denom. | Portrait   | Back                |
|--------|------------|---------------------|
| \$1    | Washington | Ornate One          |
| 2      | Jefferson  | Monticello          |
| 5      | Lincoln    | Lincoln Memorial    |
| 10     | Hamilton   | U. S. Treasury      |
| 20     | Jackson    | White House         |
| 50     | Grant      | U. S. Capitol       |
| 100    | Franklin   | Independence Hall   |
| 500    | McKinley   | Ornate Five Hundred |
| 1000   | Cleveland  | Ornate One Thousand |

On Federal Reserve Notes there is a small circle at left of the portrait, giving the name of one of the twelve banks in the system, with its letter in the center. The letter for each bank must correspond with the list here shown,—

|                    |   |                   |   |
|--------------------|---|-------------------|---|
| Boston .....       | A | Chicago .....     | G |
| New York .....     | B | St. Louis .....   | H |
| Philadelphia ..... | C | Minneapolis ..... | I |
| Cleveland .....    | D | Kansas City ..... | J |
| Richmond .....     | E | Dallas .....      | K |
| Atlanta .....      | F | San Francisco ... | L |

### Federal Reserve Notes—Series 1950

A new series of Federal Reserve notes was issued in 1950. The issuing Bank Seal and Latin Seal are reduced in size. The serial numbers are reduced in size and are identical in style to the numbers on the one dollar silver certificate. "Series 1950" appears only once on the new notes.

Other changes will be noted by comparison of the 1950 notes with the previous series.

The outline on the face of this card is the exact size of the engraved part of a new bill, and can be used as one of the tests, (worn bills usually measure slightly longer). This outline is divided into fifths for use in determining the value of a note when part of it is missing.

If you have three-fifths or over—full value.

From two-fifths to three-fifths—half value.

Less than two-fifths—no value, unless a satisfactory affidavit can be made that the remainder has been destroyed beyond recovery.

EACH DEPOSITOR INSURED TO \$10,000 THRU FEDERAL DEPOSIT INS. CORP.

COWLITZ VALLEY BANK, KELSO, WASHINGTON

## SERIAL NUMBER TEST

Divide the colored serial number by 6 and the balance left over must agree with the small check letters on the left and right side of the bill (the right one having small numbers near it):

|                         |                         |
|-------------------------|-------------------------|
| Balance left over one   | (1) check letter A or G |
| Balance left over two   | (2) check letter B or H |
| Balance left over three | (3) check letter C or I |
| Balance left over four  | (4) check letter D or J |
| Balance left over five  | (5) check letter E or K |
| Balance left over none  | (0) check letter F or L |

If this does not agree, you may be very certain that you hold a counterfeit, and the proper authorities should be notified.

## SPECIAL NOTICE

Nearly all counterfeits have a rather smudged look, particularly in the portrait. The portrait and all other engraving should be clear and sharp and, if not, careful tests should be made by means of the information on this card.

Note carefully all bills presented by strangers making purchases requiring considerable change.

## ALTERATIONS AND PAPER

Genuine paper used in the making of bills cannot be purchased, but it has been obtained by bleaching one dollar bills, and then used for making of bills of larger denomination.

Sometimes a clever artist in his line, will raise the corner numbers of a two dollar bill so that to the un-wary, it will look like a twenty when presented under a poor light.

Even the silk threads have been imitated quite well by the use of a fine pen and colored ink.

It is good judgment to compare a doubtful bill with another one of the same denomination.

## COUNTERFEIT COIN

Counterfeit silver is still circulating freely, and all efforts possible should be used to stop it. A genuine silver coin, if not cracked, will have a clear "ring", and unless worn from long usage, will have even and clear cut milling on the rim.

Good coins look bright, while counterfeits, if not plated, are dull and lusterless, look and feel like lead, and are easily cut with the knife.

If it has a soapy feeling and no ring, examine it very carefully.

## RESUME

A genuine bill must pass all of these tests, viz.

Seals and serial numbers of the proper color.

Front and back engravings to correspond to the different denominations.

Federal Reserve notes the correct letter for each issuing bank.

Serial numbers must agree with the above test.

Clear, sharp engraving, unbroken lines, with a clean un-smudged general appearance.